I hereby certify that this correspondence is being filed via EFS-Web with the United States Patent and Trademark Office January 25, 2010

Attorney Docket No.: 020375-021400US

PATENT

TOWNSEND and TOWNSEND and CREW LLP

/Bonnie Rickles/

Bonnie Rickles

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Confirmation No. 3444

Adam Coyle

Kelly S. Campen Examiner:

Application No.: 09/713,770

Technology Center/Art Unit: 3691

Filed: November 16, 2000

AMENDMENT AFTER ALLOWANCE UNDER 37 CFR § 1.312

For: CARD-BASED SYSTEM AND METHOD FOR ISSUING

NEGOTIABLE INSTRUMENTS

Customer No.: 20350

Mail Stop Issue Fee Commissioner for Patents P.O. Box 1450

Alexandria, VA 22313-1450

Commissioner:

In response to the Notice of Drawing Inconsistency with Specification mailed December 24, 2009, which was mailed after the Notice of Allowance dated December 2, 2009, please amend the above-identified application as follows:

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 3 of this paper.

Remarks/Arguments begin on page 8 of this paper.